Exhibit 18

LOREN S. SCHECHTER, MD 03/28/2022

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1
      IN THE UNITED STATES DISTRICT COURT
   FOR THE SOUTHERN DISTRICT OF WEST VIRGINIA
2
           HUNTINGTON DIVISION
3
4 CHRISTOPHER FAIN; ZACHARY
  MARTELL; BRIAN MCNEMAR, SHAWN
5 ANDERSON a/k/a SHAUNTAE ANDERSON:
  and LEANNE JAMES, individually
6 and on behalf of all others
  similarly situated,
7
  Plaintiffs,
8
              Civil Action No. 3:20-cv-00740
              Hon. Robert C. Chambers, Judge
9 v.
10 WILLIAM CROUCH, in his official
  capacity as Cabinet Secretary
11 of the West Virginia Department
  of Health and Human Resources;
12 CYNTHIA BEANE, in her official
  capacity as Commissioner for
13 the West Virginia Bureau for
  Medical Services; WEST VIRGINIA
14 DEPARTMENT OF HEALTH AND HUMAN
  RESOURCES, BUREAU FOR MEDICAL
15 SERVICES; JASON HAUGHT, in his
  official Capacity as Director
16 of the West Virginia Public
  Employees Insurance Agency;
17 and THE HEALTH PLAN OF WEST
  MIRGINIA, INC.,
18
  Defendants.
19
20
        VIDEO CONFERENCE DEPOSITION
21
                OF
        LOREN S. SCHECHTER, M.D.
22
            March 28, 2022
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LOREN S. SCHECHTER, MD 03/28/2022

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4	VIDEO CONFERENCE DEPOSITION
5	OF LOREN S. SCHECHTER, M.D.
6	March 28, 2022
7	
8	Videoconference deposition of DR.
9 1	OREN S. SCHECHTER taken by the Defendants
10	under the West Virginia Rules of Civil
11	Procedure in the above-entitled action,
12	pursuant to notice, before Teresa S. Evans, a
13	Registered Merit Reporter, all parties located
14	remotely, on the 28th day of March, 2022.
15	
16	
17	
18	REALTIME REPORTERS, LLC
19	TERESA S. EVANS, RMR, CRR 713 Lee Street
20	Charleston, WV 25301
21	(304) 344-8463 realtimereporters.net
22	
23	
24	

LOREN S. SCHECHTER, MD 03/28/2022

1	APPEARANCES:
2 A	PPEARING FOR THE PLAINTIFFS:
3	
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16 A	PPEARING FOR THE DEFENDANTS:
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18	Lou Ann Cyrus, Esquire SHUMAN, McCUSKEY & SLICER
19	1411 Virginia Street Charleston, WV 25339-3953
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LOREN S. SCHECHTER, MD 03/28/2022

1 Q. And when you reviewed that policy, did you believe that those procedures were entirely excluded or -- excuse me, or not covered for transgender patients or for people with gender 5 dysphoria? 6 MS. HUPPERT: Objection to form? 7 A. So it would typically only be transgender individuals who would seek to access those interventions. 10 Q. Well, for instance, in your report, you 11 frequently mention that individuals with breast 12 cancer receive double mastectomy. That's a common 13 occurrence for an individual with cancer, correct? 14 A. That can be, yes, one of the options, as --15 there may be others. 16 Q. Did you see anything in any of the 17 insurance policies that you reviewed that said if a 18 individual has breast cancer and a double 19 mastectomy is the procedure that is recommended, 20 that the transgendered individual cannot undergo 21 that procedure, it's not covered? 22 MS. HUPPERT: Objection to form. 23 A. So again, I'm -- sex transformation 24 procedures would only be done for transgender

LOREN S. SCHECHTER, MD 03/28/2022

1	individuals.	
2	Q. Okay. What if a cisgender individual	
3	wanted one of those procedures?	
4	A. Which procedure?	
5	Q. A we'll do a top surgery. What if a	
6	cisgender individual requested a top surgery from	
7	- requested prior approval for coverage for a top	
8	surgery from West Virginia Medicaid?	
9	MS. HUPPERT: Object to form.	
10	A. And again, I would need to know more about	
11	the situation. "Top surgery" meaning	
12	Q. A we'll say a double mastectomy.	
13	MS. HUPPERT: Object to form.	
14	A. Cisgender individuals may undergo double	
15	mastectomies for a variety of indications: A	
16	predisposition, for example, to breast cancer. So	
17	an individual, cisgender woman - or for that	
18	matter, a cisgender man - may have a genetic	
19	predisposition, a strong family history.	
20	Mastectomy may be one of the treatment	
21	options open to them.	
22	Q. And is there anything that you reviewed	
23	that would suggest to you that in those same	
24	situations for transgender individuals, that those	

LOREN S. SCHECHTER, MD 03/28/2022

1 (overages are not available to them?
2	MS. HUPPERT: Object to form.
3	A. So again, the sex transformation again,
4	apologize. I don't like that particular term,
5 I	out we'll use, I believe, what's in it. Sex
6 1	ransformation would only be performed for a
7 1	ransgender individual.
8	A cisgender individual at least I
9 I	naven't had that experience in my practice, to seek
10	a, quote, sex transformation procedure.
11	Q. Are you aware of West Virginia Medicaid
12	denying coverage for a double mastectomy for
13	someone with cancer because they are transgender?
14	MS. HUPPERT: Objection to form.
15	A. Again, my issue is the exclusion or the
16	lack of coverage for sex transformation procedures,
17	which again, are only performed on transgender
18	individuals.
19	Q. So I can ask the question again. Are you
20	aware of West Virginia Medicaid denying coverage to
21	an individual with cancer, noncoverage for a double
22	mastectomy, for an individual with cancer because
23	they are transgender?
24	MS. HUPPERT: Object to form.

LOREN S. SCHECHTER, MD 03/28/2022

1 A. I don't recall the specific scale. 2 Q. Okay. Are you familiar with the Grade 3 system providing a strong treatment recommendation? 4 MS. HUPPERT: Object to form. 5 A. I'd have to see the specific scale. I can't speak contemporaneously to the specifics of how they do it, how they -- how Grade grades. 8 Q. Okay. Now, Doctor, in your original report and I believe that it's in Paragraph 18 - you state "The term transgender is used to describe a diverse group of individuals whose gender identity or internal sense of gender differs from the sex they were assigned at birth." 13 14 Is that an accurate statement? 15 A. It is. 16 Q. Okay. And there are a couple of different terms in there that I'd like you to define. And 17 the first one is sex. 18 19 A. Sure. So sex is comprised of several 20 factors, which may include one's anatomy, typically 21 external and/or internal genitalia, chromosomes and 22 their gender identity, their internal sense of who 23 they know themselves to be. 24 Q. So an individual -- let me ask: Do you